



Bank Holding Company Performance Report December 31, 2020—FR BHCPR

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BHC Name ARVEST BANK GROUP, INC.

City/State BENTONVILLE, AR

Bank Holding Company Information

Federal Reserve District: 8

Consolidated Assets (\$000): 24,390,299

Peer Group Number: 1 Number in Peer Group: 128

Number of Bank Subsidiaries: 1

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

ARVEST BANK GROUP, INC.
110 NORTHWEST 2ND STREET, SUITE 300
BENTONVILLE, AR 72712

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BHC Name

City/State

Summary Ratios

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Average assets (\$000)	22,620,938	19,245,323	18,182,636	17,125,147	
Net income (\$000)	106,872	160,605	184,945	134,897	
Number of BHCs in peer group	128	125	118	108	

	BHC	Peer #	Pct	BHC	Peer #	Pct									
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.87	2.77	50	3.42	3.01	66	3.43	3.08	65	3.05	2.92	51			
+ Non-interest income	2.59	1.21	89	2.78	1.32	88	2.78	1.31	89	2.72	1.35	90			
- Overhead expense	4.21	2.57	90	4.76	2.69	96	4.63	2.71	97	4.29	2.72	94			
- Provision for credit losses	0.61	0.51	66	0.31	0.15	85	0.20	0.14	74	0.21	0.16	74			
+ Securities gains (losses)	0	0.02	41	0	0.01	17	-0.01	0	16	-0.01	0.01	10			
+ Other tax equivalent adjustments	0	0	8	0	0	83	0	0	45	0	0	11			
= Pretax net operating income (tax equivalent)	0.65	1.04	18	1.12	1.56	15	1.38	1.57	32	1.26	1.43	31			
Net operating income	0.47	0.81	18	0.83	1.19	15	1.02	1.24	22	0.79	0.89	37			
Net income	0.47	0.82	18	0.83	1.19	15	1.02	1.24	22	0.79	0.90	36			
Net income (Subchapter S adjusted)		1.18			1.17			1.42			0.99				
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.40	3.55	35	4.44	4.41	55	4.18	4.24	48	3.62	3.80	37			
Interest expense	0.26	0.52	15	0.66	1.08	19	0.41	0.86	13	0.26	0.60	11			
Net interest income (tax equivalent)	3.14	3.01	50	3.78	3.33	69	3.77	3.38	70	3.35	3.19	53			
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.27	0.27	63	0.31	0.21	74	0.22	0.22	66	0.24	0.24	64			
Earnings coverage of net loan and lease losses (X)	7.05	22.91	32	6.73	24.40	26	10.49	21.75	39	9.30	19.67	39			
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.75	1.58	68	1.16	0.83	83	1.05	0.90	73	1.16	0.98	74			
Allowance for loan and lease losses / Total loans and leases	1.72	1.55	69	1.15	0.81	83	1.05	0.89	73	1.15	0.96	74			
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	1.01	0.71	79	0.90	0.57	82	0.95	0.61	84	0.91	0.72	70			
30-89 days past due loans and leases / Total loans and leases	0.53	0.39	73	0.74	0.43	83	0.83	0.44	86	0.62	0.47	77			
Liquidity and Funding															
Net noncore funding dependence	-7.37	3.20	20	-2.93	14.45	7	-12.85	16.62	3	-4.84	17.03	4			
Net short-term noncore funding dependence	-9.18	-4.76	27	-4.89	3.38	18	-15.34	4.66	10	-7.17	4.83	15			
Net loans and leases / Total assets	58.72	61.58	35	67.41	63.77	49	66.50	63.98	46	61.85	62.73	33			
Capitalization															
Tier 1 leverage ratio	7.44	9.13	6	7.81	9.76	7	8.12	9.71	10	7.74	9.53	10			
Holding company equity capital / Total assets	9.48	11.16	26	11.07	12.43	35	11.29	12.22	42	9.47	11.94	11			
Total equity capital (including minority interest) / Total assets	9.49	11.29	24	11.08	12.57	32	11.29	12.27	41	9.47	12.01	11			
Common equity tier 1 capital / Total risk-weighted assets	10.62	12.38	27	9.70	12.17	12	9.87	12.12	11	10.29	12.19	22			
Net loans and leases / Equity capital (X)	6.19	5.58	64	6.09	5.21	73	5.89	5.29	64	6.53	5.27	74			
Cash dividends / Net income	3.48	42.30	10	4.08	33.12	10	3.31	27.31	11	0	31.29	5			
Cash dividends / Net income (Subchapter S adjusted)		-0.65			-12.02			17.36			47.52				
Growth Rates															
Assets	25.29	16.68	76	4.80	9.26	43	10.65	7	76	0.48	8.28	17			
Equity capital	7.30	6.99	60	2.83	10.49	23	31.85	7.89	89	9.92	10.18	68			
Net loans and leases	9.14	9.07	62	6.22	9.10	55	18.97	7.89	88	8.27	9.38	58			
Noncore funding	25.89	-12.18	89	3.81	6.59	47	3.78	10.67	42	-44.15	5.59	4			
Parent Company Ratios															
Short-term debt / Equity capital	0	0.77	38	0	1.02	36	0	1.14	37	0	1.07	36			
Long-term debt / Equity capital	6.48	13.56	42	5.57	13.04	46	5.72	13.37	47	7.55	12.69	51			
Equity investment in subsidiaries / Equity capital	105.32	102.81	67	105.08	103.22	61	100.35	103.10	39	113.62	102.10	89			
Cash from ops + noncash items + op expense / Op expense + dividends	108.21	147.24	31	432.91	190.27	93	51.35	174.91	6	67.26	148.20	14			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	619,035	662,837	592,757	461,886		-6.61	63.77
Income from lease financing receivables.....	2,882	2,685	3,065	3,720		7.34	-44.58
Fully taxable income on loans and leases.....	614,623	657,851	588,240	459,195		-6.57	61.81
Tax-exempt income on loans and leases.....	7,294	7,671	7,582	6,411		-4.91	118.32
Estimated tax benefit on income on loans and leases.....	2,581	2,714	2,683	4,138		-4.91	19.68
Income on loans and leases (tax equivalent).....	624,498	668,236	598,505	469,744		-6.55	62.06
Investment interest income (tax equivalent).....	73,914	85,374	77,770	86,614		-13.42	40.63
Interest on balances due from depository institutions.....	3,662	14,799	11,503	6,292		-75.26	73.72
Interest income on other earning assets.....	597	3,320	3,306	1,087		-82.02	-66.94
Total interest income (tax equivalent).....	702,671	771,729	691,084	563,737		-8.95	59.04
Interest on time deposits of \$250K or more.....	1,846	2,487	1,262	619		-25.77	
Interest on time deposits < \$250K.....	13,557	20,465	8,983	5,503		-33.76	
Interest on foreign office deposits.....	0	0	0	0			
Interest on other deposits.....	24,171	75,446	38,884	13,427		-67.96	140.01
Interest on other borrowings and trading liabilities.....	12,692	14,353	16,812	19,899		-11.57	-37.50
Interest on subordinated debt and mandatory convertible securities.....	1,814	1,486	1,314	1,314		22.07	38.05
Total interest expense.....	54,080	114,237	67,255	40,762		-52.66	31.35
Net interest income (tax equivalent).....	648,591	657,492	623,829	522,975		-1.35	61.89
Non-interest income.....	586,196	534,115	506,348	465,303		9.75	50.43
Adjusted operating income (tax equivalent).....	1,234,787	1,191,607	1,130,177	988,278		3.62	56.24
Overhead expense.....	951,736	915,395	841,906	734,357		3.97	36.01
Provision for credit losses.....	136,941	60,386	36,172	35,573			
Securities gains (losses).....	411	-612	-1,824	-2,122			2835.71
Other tax equivalent adjustments.....	-2	3	0	-2			
Pretax net operating income (tax equivalent).....	146,556	215,217	250,275	216,224		-31.90	47.05
Applicable income taxes.....	29,228	43,267	53,020	60,548		-32.45	5.70
Tax equivalent adjustments.....	10,470	11,359	12,331	20,801		-7.83	-3.83
Applicable income taxes (tax equivalent).....	39,698	54,626	65,351	81,349		-27.33	3.01
Minority interest.....	-14	-14	-21	-22			
Net income before discontinued operations, net of minority interest.....	106,872	160,605	184,945	134,897		-33.46	74.79
Discontinued operations, net of applicable income taxes.....	0	0	0	0			
Net income attributable to holding company.....	106,872	160,605	184,945	134,897		-33.46	74.79
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	106,858	160,591	184,924	134,875		-33.46	74.81
Investment securities income (tax equivalent).....	73,914	85,374	77,770	86,614		-13.42	40.63
US Treasury and agency securities (excluding mortgage-backed securities).....	14,382	29,995	25,006	30,415		-52.05	-34.21
Mortgage-backed securities.....	28,971	22,312	15,676	13,716		29.84	246.88
All other securities.....	30,561	33,067	37,088	42,483		-7.58	36.74
Cash dividends declared.....	3,714	6,556	6,130	0		-43.35	
Common.....	0	0	0	0			
Preferred.....	3,714	6,556	6,130	0		-43.35	

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Relative Income Statement and Margin Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Percent of Average Assets															
Interest income (tax equivalent)	3.11	3.27	34	4.01	4	54	3.80	3.87	43	3.29	3.47	36			
Less: Interest expense	0.24	0.48	14	0.59	0.98	20	0.37	0.79	11	0.24	0.55	11			
Equals: Net interest income (tax equivalent)	2.87	2.77	50	3.42	3.01	66	3.43	3.08	65	3.05	2.92	51			
Plus: Non-interest income	2.59	1.21	89	2.78	1.32	88	2.78	1.31	89	2.72	1.35	90			
Equals: adjusted operating income (tax equivalent)	5.46	4.04	90	6.19	4.41	92	6.22	4.46	92	5.77	4.33	91			
Less: Overhead expense	4.21	2.57	90	4.76	2.69	96	4.63	2.71	97	4.29	2.72	94			
Less: Provision for credit losses	0.61	0.51	66	0.31	0.15	85	0.20	0.14	74	0.21	0.16	74			
Plus: Realized gains (losses) on held-to-maturities securities	0	0	46	0	0	49	0	0	51	0	0	47			
Plus: Realized gains (losses) on available-for-sale securities	0	0.02	41	0	0.01	17	-0.01	0	16	-0.01	0.01	10			
Plus: other tax equivalent adjustments	0	0	8	0	0	83	0	0	45	0	0	11			
Equals: Pretax net operating income (tax equivalent)	0.65	1.04	18	1.12	1.56	15	1.38	1.57	32	1.26	1.43	31			
Less: Applicable income taxes (tax equivalent)	0.18	0.23	31	0.28	0.36	28	0.36	0.33	57	0.48	0.55	36			
Less: Minority interest	0	0	7	0	0	3	0	0	3	0	0	2			
Equals: Net operating income	0.47	0.81	18	0.83	1.19	15	1.02	1.24	22	0.79	0.89	37			
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	51	0	0	48			
Equals: Net income	0.47	0.82	18	0.83	1.19	15	1.02	1.24	22	0.79	0.90	36			
Memo: Net income (last four quarters)	0.47	0.82	18	0.83	1.19	15	1.02	1.24	22	0.79	0.91	36			
Net income—BHC and noncontrolling (minority) interest	0.47	0.83	15	0.83	1.20	15	1.02	1.25	22	0.79	0.91	36			
Margin Analysis															
Average earning assets / Average assets	91.29	92.32	35	90.39	91.05	41	90.95	91.48	45	91.04	91.61	41			
Average interest-bearing funds / Average assets	72.97	64.06	79	74.25	65.57	82	75.20	65.56	81	76.01	65.75	81			
Interest income (tax equivalent) / Average earning assets	3.40	3.55	35	4.44	4.41	55	4.18	4.24	48	3.62	3.80	37			
Interest expense / Average earning assets	0.26	0.52	15	0.66	1.08	19	0.41	0.86	13	0.26	0.60	11			
Net interest income (tax equivalent) / Average earning assets	3.14	3.01	50	3.78	3.33	69	3.77	3.38	70	3.35	3.19	53			
Yield or Cost															
Total loans and leases (tax equivalent)	4.35	4.27	58	5.23	5.09	66	5.06	4.95	68	4.60	4.52	62			
Interest-bearing bank balances	0.23	0.27	44	2.20	2.04	57	1.55	1.64	38	0.94	1.05	33			
Federal funds sold and reverse repos	0.89	0.68	69	2.34	2.44	57	2.15	2.17	57	1.39	1.41	64			
Trading assets	0	0.60	23	0	0.99	21	0	1.11	19	0	1.11	17			
Total earning assets	3.35	3.51	33	4.37	4.36	53	4.10	4.20	46	3.48	3.73	31			
Investment securities (tax equivalent)	1.72	2.25	14	2.29	2.76	11	1.99	2.68	3	1.84	2.47	10			
US Treasury and agency securities (excluding mortgage-backed securities)	0.92	1.75	15	1.79	2.32	17	1.32	2.05	10	1.17	1.62	19			
Mortgage-backed securities	1.36	2.05	3	2.18	2.61	7	2.12	2.50	7	1.83	2.23	14			
All other securities	2.88	3.24	39	3.05	4.06	20	3.05	4.20	23	3.53	3.66	50			
Interest-bearing deposits	0.23	0.53	12	0.66	1.10	18	0.35	0.81	11	0.15	0.49	12			
Time deposits of \$250K or more	1.15	1.42	25	1.50	1.96	16	0.96	1.44	17						
Time deposits < \$250K	1.14	1.36	28	1.61	1.82	34	0.79	1.29	18						
Other domestic deposits	0.17	0.36	14	0.62	0.93	25	0.33	0.67	13						
Foreign deposits		0.42			1.19			0.97			0.51				
Federal funds purchased and repos	0.19	0.62	12	1.06	1.86	29	0.53	1.51	20	0.14	0.94	8			
Other borrowed funds and trading liabilities	1.91	1.50	73	2.75	2.38	71	2.60	2.28	73	2.68	1.77	85			
All interest-bearing funds	0.33	0.74	10	0.80	1.49	13	0.49	1.19	7	0.31	0.82	9			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Non-interest Income and Expenses					
Total non-interest income	586,196	534,115	506,348	465,303	
Fiduciary activities income	26,007	25,886	24,984	26,594	
Service charges on deposit accounts - domestic	119,378	147,666	144,010	137,542	
Trading revenue	7,346	6,377	496	8	
Investment banking fees and commissions	43,681	41,634	43,627	37,996	
Insurance activities revenue	20,469	14,963	15,644	14,347	
Venture capital revenue	0	0	0	0	
Net servicing fees	-35,626	32,594	86,863	80,494	
Net securitization income	0	0	0	0	
Net gains (losses) on sales of loans, OREO, other assets	192,580	62,132	48,813	46,670	
Other non-interest income	212,361	202,863	141,911	121,652	
Total overhead expenses	951,736	915,395	841,906	734,357	
Personnel expense	526,895	481,587	450,503	409,956	
Net occupancy expense	96,809	88,802	91,150	81,316	
Goodwill impairment losses	0	0	0	0	
Amortization expenses and impairment loss (other intangible assets)	8,174	9,760	8,192	2,772	
Other operating expenses	319,858	335,246	292,061	240,313	
Fee income on mutual funds and annuities	16,134	15,866	14,352	13,928	
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	
Number of equivalent employees	6,332	6,393	6,165	5,747	
Average personnel expense per employee	83.21	75.33	73.07	71.33	
Average assets per employee	3,572.48	3,010.37	2,949.33	2,979.84	

	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Analysis Ratios															
Mutual fund fee income / Non-interest income	2.75	2.02	64	2.97	2.72	57	2.83	3.08	52	2.99	2.85	55			
Overhead expenses / Net Interest Income + non-interest income	77.74	62.28	87	77.56	61.29	90	75.32	60.88	90	75.90	63.61	86			
Percent of Average Assets															
Total overhead expense	4.21	2.57	90	4.76	2.69	96	4.63	2.71	97	4.29	2.72	94			
Personnel expense	2.33	1.30	96	2.50	1.41	96	2.48	1.44	96	2.39	1.42	97			
Net occupancy expense	0.43	0.26	93	0.46	0.28	94	0.50	0.28	97	0.47	0.29	93			
Other operating expenses	1.45	0.94	83	1.79	0.97	88	1.65	0.97	88	1.42	1	85			
Overhead less non-interest income	1.62	1.25	76	1.98	1.32	87	1.85	1.38	84	1.57	1.34	67			
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	77.08	61.82	87	76.82	60.64	91	74.49	60.37	89	74.31	62.73	85			
Personnel expense	42.67	32.36	93	40.41	32.39	88	39.86	32.51	86	41.48	32.93	87			
Net occupancy expense	7.84	6.58	71	7.45	6.52	68	8.07	6.48	79	8.23	6.70	78			
Other operating expenses	26.57	22.28	79	28.95	21.20	86	26.57	20.90	84	24.60	22.41	69			
Total non-interest income	47.47	28.83	86	44.82	29.23	84	44.80	28.50	84	47.08	31.08	81			
Fiduciary activities income	2.11	2.09	59	2.17	1.97	60	2.21	2.14	61	2.69	2.38	61			
Service charges on domestic deposit accounts	9.67	3.27	97	12.39	3.88	98	12.74	4.15	99	13.92	4.28	99			
Trading revenue	0.59	1.28	58	0.54	1.18	53	0.04	0.85	50	0	0.90	45			
Investment banking fees and commissions	3.54	2.46	77	3.49	3.54	75	3.86	3.42	75	3.84	3.62	76			
Insurance activities revenue	1.66	0.41	86	1.26	0.47	82	1.38	0.47	84	1.45	0.55	83			
Venture capital revenue	0	0.01	44	0	0.02	42	0	0.02	41	0	0.01	44			
Net servicing fees	-2.89	0.01	3	2.74	0.28	96	7.69	0.65	98	8.14	0.60	99			
Net securitization income	0	0	45	0	0.01	44	0	0.01	44	0	0.01	44			
Net gain (loss) - sales of loans, OREO, and other assets	15.60	3.92	92	5.21	1.86	88	4.32	1.61	88	4.72	1.67	88			
Other non-interest income	17.20	9.65	85	17.02	10.04	86	12.56	9.86	68	12.31	10.77	64			
Overhead less non-interest income	29.60	31.93	41	32	31.06	43	29.69	31.46	37	27.22	31.19	33			
Applicable income taxes / Pretax net operating income (tax equivalent)	19.94	18.63	53	20.10	20.56	48	21.18	19.04	69	28	32.99	35			
Applicable income tax + TE / Pretax net operating income + TE	27.09	21.18	92	25.38	23.23	74	26.11	21.56	86	37.62	37.95	46			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Assets

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Real estate loans	9,411,992	8,956,918	8,497,353	7,165,625		5.08	47.12
Commercial and industrial loans	2,996,411	2,219,615	1,961,674	1,570,063		35.00	109.41
Loans to individuals	1,710,620	1,673,955	1,527,992	1,332,620		2.19	102.08
Loans to depository institutions and acceptances of other banks	0	0	0	0			
Agricultural loans	164,010	164,453	171,824	129,550		-0.27	28.56
Other loans and leases	288,513	259,446	325,742	306,501		11.20	73.65
Less: Unearned income	266	190	105	152		40.00	-69.00
Loans and leases, net of unearned income	14,571,280	13,274,197	12,484,480	10,504,207		9.77	62.48
Less: Allowance for loan and lease losses	250,208	152,015	130,879	120,836		64.59	132.35
Net loans and leases	14,321,072	13,122,182	12,353,601	10,383,371		9.14	61.63
Debt securities that reprice or mature in over 1 year	5,623,492	3,230,847	1,760,563	3,502,761		74.06	89.34
Mutual funds and equity securities	150	169	122	158		-11.24	134.38
Subtotal	19,944,714	16,353,198	14,114,286	13,886,290		21.96	68.59
Interest-bearing bank balances	1,654,290	511,018	467,815	644,071		223.72	71.12
Federal funds sold and reverse repos	0	0	0	15,000			
Debt securities that reprice or mature within 1 year	598,757	590,231	1,948,781	591,482		1.44	-57.82
Trading assets	65,790	19,676	2,792	0		234.37	
Total earning assets	22,263,551	17,474,123	16,533,674	15,136,843		27.41	56.60
Non-interest-bearing cash and due from depository institutions	321,559	283,411	327,905	285,222		13.46	14.89
Premises, fixed assets, and leases	481,227	480,149	464,023	418,895		0.22	18.01
Other real estate owned	11,085	13,624	32,932	15,493		-18.64	-53.33
Investment in unconsolidated subsidiaries	0	0	0	3,774			-100.00
Intangible and other assets	1,312,877	1,215,926	1,217,601	928,151		7.97	40.80
Total assets	24,390,299	19,467,233	18,576,135	16,788,378		25.29	53.75
Quarterly average assets	24,253,885	19,571,273	18,673,081	16,898,710		23.93	52.86
Average loans and leases (YTD)	14,365,725	12,769,634	11,827,482	10,212,141		12.50	62.96
Memoranda							
Loans held-for-sale	250,423	126,555	68,011	66,242		97.88	372.01
Loans not held-for-sale	14,320,857	13,147,642	12,416,469	10,437,965		8.92	60.64
Real estate loans secured by 1-4 family	4,213,953	3,931,485	3,708,789	3,235,664		7.18	43.26
Commercial real estate loans	4,576,421	4,415,880	4,200,703	3,438,911		3.64	50.74
Construction and land development	1,070,947	960,791	890,362	838,284		11.47	58.43
Multifamily	392,197	389,008	382,420	336,413		0.82	69.56
Nonfarm nonresidential	3,113,277	3,066,081	2,927,921	2,264,214		1.54	46.25
Real estate loans secured by farmland	621,618	609,553	587,861	491,050		1.98	47.95
Total investment securities	6,222,399	3,821,247	3,709,466	4,094,401		62.84	41.75
U.S. Treasury securities	205,201	249,822	296,540	496,344		-17.86	-86.59
US agency securities (excluding mortgage-backed securities)	1,569,645	1,160,877	1,567,322	1,653,468		35.21	11.30
Municipal securities	1,192,763	1,093,172	1,153,682	1,199,216		9.11	48.01
Mortgage-backed securities	3,254,495	1,317,061	691,657	743,649		147.10	407.55
Asset-backed securities	0	0	0	0			
Other debt securities	145	146	143	1,566		-0.68	-90.88
Mutual funds and equity securities	150	169	122	158		-11.24	134.38
Available-for-sale securities	6,222,249	3,821,247	3,709,466	4,094,401		62.83	41.75
U.S. Treasury securities	205,201	249,822	296,540	496,344		-17.86	-86.59
US agency securities (excluding mortgage-backed securities)	1,569,645	1,160,877	1,567,322	1,653,468		35.21	11.30
Municipal securities	1,192,763	1,093,172	1,153,682	1,199,216		9.11	48.01
Mortgage-backed securities	3,254,495	1,317,061	691,657	743,649		147.10	407.55
Asset-backed securities	0	0	0	0			
Other debt securities	145	146	143	1,566		-0.68	-90.88
Mutual funds and equity securities	0	169	122	158		-100.00	-100.00
Held-to-maturity securities appreciation (depreciation)							
Available-for-sale securities appreciation (depreciation)	98,197	29,247	-39,448	-26,798		235.75	1070.82
Structured notes, fair value	0	0	0	0			
Pledged securities	1,216,414	1,086,466	1,115,733	1,003,112		11.96	24.87

BHC Name

City/State

Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Demand deposits	3,745,166	2,574,410	2,452,733	2,212,771		45.48	87.35
NOW, ATS and transaction accounts	646,248	481,003	450,991	444,627		34.35	28.44
Time deposits less brokered deposits) < \$250K	1,126,387	1,263,594	1,224,117	955,327		-10.86	
MMDA and other savings accounts	15,211,508	12,030,361	11,421,097	10,596,975		26.44	55.68
Other non-interest-bearing deposits	0	0					
Core deposits	20,729,309	16,349,368	15,548,938	14,209,700		26.79	58.23
Time deposits of \$250K or more	170,891	162,978	150,616	110,269		4.86	
Foreign deposits	0	0	0	0			
Federal funds purchased and repos	278,629	149,213	114,444	119,400		86.73	477.16
Secured federal funds purchased	0	0	0	0			
Commercial paper	0	0	0	0			
Other borrowings w/remaining maturity of 1 year or less	24,545	47,568	24,086	23,430		-48.40	-4.86
Other borrowings w/remaining maturity over 1 year	308,717	262,038	293,628	284,789		17.81	-3.75
Brokered deposits < \$250K	0	0	16,217	39,303			
Noncore funding	782,782	621,797	598,991	577,191		25.89	-19.74
Trading liabilities	173	0	0	2			
Subordinated notes and debentures + trust preferred securities	150,000	120,000	120,000	245,774		25.00	-38.97
Other liabilities	414,126	219,599	211,098	165,036		88.58	159.15
Total liabilities	22,076,390	17,310,764	16,479,027	15,197,703		27.53	52.45
Equity Capital							
Perpetual preferred stock (including surplus)	64,595	64,595	125,000	0		0.00	
Common stock	16	15	16	15		6.67	6.67
Common surplus	220,645	221,999	307,025	95,111		-0.61	120.62
Retained earnings	1,954,276	1,847,516	1,693,467	1,514,651		5.78	53.06
Accumulated other comprehensive income	73,706	21,652	-29,113	-19,836		240.41	1342.11
Other equity capital components	0	0	0	0			
Total holding company equity capital	2,313,238	2,155,777	2,096,395	1,589,941		7.30	67.39
Noncontrolling (minority) interest in subsidiaries	671	692	713	734		-3.03	-13.53
Total equity capital, including minority interest	2,313,909	2,156,469	2,097,108	1,590,675		7.30	67.35
Total liabilities and capital	24,390,299	19,467,233	18,576,135	16,788,378		25.29	53.75
Memoranda							
Non-interest-bearing deposits	3,745,166	2,574,410	2,452,733	2,212,771		45.48	87.35
Interest-bearing deposits	17,155,034	13,937,936	13,263,038	12,146,501		23.08	46.85
Total deposits	20,900,200	16,512,346	15,715,771	14,359,272		26.57	52.77
Long-term debt that reprices within 1 year	55,629	47,568	24,086	23,430		16.95	115.62
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	2,155,777	2,096,395	1,589,941	1,446,422			
Accounting restatements	3,605	0	0	0			
Net income	106,872	160,605	184,945	134,897			
Net sale of new perpetual preferred stock	0	-60,405	125,000	0			
Net sale of new common stock	-1,355	-86,936	211,915	-3,689			
Sale of treasury stock	0	0	0	0			
Less: Purchase of treasury stock	0	0	0	0			
Changes incident to business combinations	0	0	0	0			
Less: Dividends declared	3,714	6,556	6,130	0			
Change in other comprehensive income	52,053	50,766	-9,276	12,311			
Changes in debit to ESOP liability	0	0	0	0			
Other adjustments to equity capital	0	1,908	0	0			
Holding company equity capital, ending balance	2,313,238	2,155,777	2,096,395	1,589,941			

BHC Name

City/State

Percent Composition of Assets

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Percent of Total Assets															
Real estate loans	38.59	36.22	48	46.01	37.78	61	45.74	37.19	63	42.68	35.54	59			
Commercial and industrial loans	12.29	13.52	44	11.40	12.02	50	10.56	12.85	44	9.35	12.62	37			
Loans to individuals	7.01	3.40	80	8.60	4.20	78	8.23	4.31	79	7.94	4.47	76			
Loans to depository institutions and acceptances of other banks	0	0.03	31	0	0.04	29	0	0.05	28	0	0.06	25			
Agricultural loans	0.67	0.19	86	0.84	0.24	86	0.92	0.30	84	0.77	0.21	86			
Other loans and leases	1.18	4.63	20	1.33	5.01	18	1.75	5	23	1.83	5.10	21			
Net loans and leases	58.72	61.58	35	67.41	63.77	49	66.50	63.98	46	61.85	62.73	33			
Debt securities over 1 year	23.06	15.55	80	16.60	14.60	61	9.48	14.63	22	20.86	14.83	79			
Mutual funds and equity securities	0	0.05	29	0	0.06	30	0	0.06	28	0	0.06	26			
Subtotal	81.77	78.16	58	84	79.65	52	75.98	79.97	22	82.71	79.31	42			
Interest-bearing bank balances	6.78	7.51	48	2.63	3.06	56	2.52	3.04	55	3.84	3.46	63			
Federal funds sold and reverse repos	0	0.82	26	0	1.57	25	0	1.66	23	0.09	1.81	64			
Debt securities 1 year or less	2.45	1.68	73	3.03	1.91	76	10.49	1.96	94	3.52	1.86	80			
Trading assets	0.27	1.01	48	0.10	1.19	41	0.02	1.33	35	0	1.34	15			
Total earning assets	91.28	91.05	56	89.76	89.53	50	89	89.74	42	90.16	89.84	54			
Non-interest cash and due from depository institutions	1.32	1.07	71	1.46	1.14	76	1.77	1.21	82	1.70	1.22	80			
Other real estate owned	0.05	0.02	82	0.07	0.03	84	0.18	0.04	94	0.09	0.05	75			
All other assets	7.40	7.82	43	8.78	9.27	43	9.23	8.98	53	8.14	8.86	41			
Memoranda															
Short-term investments	9.24	11.17	49	5.66	7.63	53	13.01	7.80	78	7.45	8.69	64			
U.S. Treasury securities	0.84	0.84	72	1.28	1.03	70	1.60	1.04	72	2.96	1.02	84			
US agency securities (excluding mortgage-backed securities)	6.44	0.63	96	5.96	0.54	98	8.44	0.69	99	9.85	0.75	99			
Municipal securities	4.89	1.69	86	5.62	1.34	91	6.21	1.62	93	7.14	1.60	96			
Mortgage-backed securities	13.34	11.75	58	6.77	11.44	23	3.72	11.13	9	4.43	11.06	16			
Asset-backed securities	0	0.32	24	0	0.28	25	0	0.33	25	0	0.30	25			
Other debt securities	0	0.42	20	0	0.39	19	0	0.41	20	0.01	0.38	33			
Loans held-for-sale	1.03	0.52	79	0.65	0.39	73	0.37	0.30	67	0.39	0.33	69			
Loans held for investment	58.72	61.72	33	67.54	63.50	46	66.84	63.93	46	62.17	62.63	34			
Real estate loans secured by 1-4 family	17.28	11.91	69	20.20	13.29	76	19.97	13.46	77	19.27	13.44	73			
Revolving	1.64	1.66	57	2.29	2.07	59	2.56	2.27	62	2.94	2.40	65			
Closed-end, secured by first liens	15.06	9.81	76	17.08	10.69	78	16.48	10.57	81	15.39	10.35	76			
Closed-end, secured by junior liens	0.58	0.22	88	0.83	0.28	90	0.92	0.31	91	0.95	0.34	90			
Commercial real estate loans	18.76	22.22	38	22.68	22.23	49	22.61	21.58	50	20.48	19.88	52			
Construction and land development	4.39	3.40	64	4.94	3.44	70	4.79	3.51	65	4.99	3.25	75			
Multifamily	1.61	3.12	34	2	3.01	43	2.06	2.72	47	2	2.54	50			
Nonfarm nonresidential	12.76	14.72	42	15.75	14.69	53	15.76	14.44	54	13.49	13.30	51			
Real estate loans secured by farmland	2.55	0.33	96	3.13	0.36	95	3.16	0.41	94	2.92	0.32	95			

BHC Name _____ City/State _____

Loan Mix and Analysis of Concentrations of Credit

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	64.59	57.15	57	67.48	57.46	57	68.06	56.49	63	68.22	54.84	67			
Real estate loans secured by 1-4 family	28.92	19.43	82	29.62	20.75	79	29.71	21.10	83	30.80	21.45	83			
Revolving	2.75	2.64	54	3.36	3.15	53	3.81	3.50	55	4.70	3.77	65			
Closed-end	26.17	16.59	82	26.25	17.39	80	25.89	17.39	81	26.10	17.41	78			
Commercial real estate loans	31.41	34.63	40	33.27	33.52	46	33.65	32.14	49	32.74	29.99	51			
Construction and land development	7.35	5.26	71	7.24	5.09	70	7.13	5.20	70	7.98	4.90	77			
1-4 family	1.14	0.93	65	1.34	0.94	68	1.47	1.02	69	1.57	0.89	72			
Other	6.21	4.19	70	5.90	4.02	72	5.66	4.05	68	6.41	3.90	81			
Multifamily	2.69	4.96	34	2.93	4.69	40	3.06	4.10	45	3.20	3.84	49			
Nonfarm nonresidential	21.37	22.93	43	23.10	22.15	50	23.45	21.40	52	21.56	20.03	53			
Owner-occupied	9.19	7.68	59	10.36	7.72	68	10.20	8.03	62	10.18	7.58	66			
Other	12.17	14.95	35	12.73	14.34	43	13.26	13.38	48	11.37	12.45	50			
Real estate loans secured by farmland	4.27	0.54	96	4.59	0.55	96	4.71	0.63	94	4.67	0.51	95			
Loans to depository institutions and acceptances of other banks	0	0.06	31	0	0.11	29	0	0.12	28	0	0.17	25			
Commercial and industrial loans	20.56	22.17	47	16.72	19.53	45	15.71	20.32	37	14.95	20.53	34			
Loans to individuals	11.74	6.13	78	12.61	7.13	77	12.24	7.36	75	12.69	7.61	75			
Credit card loans	1.06	0.65	79	1.21	0.81	77	1.24	1.02	77	1.35	1.12	77			
Agricultural loans	1.13	0.32	87	1.24	0.37	85	1.38	0.46	84	1.23	0.33	86			
Other loans and leases	1.98	9.09	22	1.95	9.85	19	2.61	9.66	26	2.92	10.32	25			
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	465.84	381.27	62	549.58	391.26	75	533.29	379.80	72	514.22	366.85	68			
Real estate loans secured by 1-4 family	208.57	125.03	83	241.23	138.18	84	232.76	137.84	83	232.20	138.55	85			
Revolving	19.80	17.42	60	27.39	21.26	64	29.88	23.33	66	35.44	25.05	69			
Closed-end	188.77	106.14	87	213.84	115.20	87	202.88	112.79	87	196.76	111.69	83			
Commercial real estate loans	226.51	234.65	47	270.95	229.44	53	263.63	219.72	55	246.78	204.45	60			
Construction and land development	53.01	35.62	71	58.95	34.95	75	55.88	35.36	72	60.16	32.91	80			
1-4 family	8.19	6.34	64	10.88	6.61	70	11.54	7.04	70	11.80	6.16	75			
Other	44.82	28.16	75	48.07	27.32	78	44.34	27.26	75	48.36	26.01	83			
Multifamily	19.41	32.74	36	23.87	31.04	45	24	27.85	51	24.14	25.95	54			
Nonfarm nonresidential	154.09	155.06	49	188.13	152.10	60	183.75	147.22	61	162.49	137.03	61			
Owner-occupied	66.29	52.37	64	84.41	53.07	77	79.89	54.89	69	76.75	51.62	72			
Other	87.80	100.54	39	103.72	97.41	55	103.86	91.80	58	85.74	84.09	53			
Real estate loans secured by farmland	30.77	3.44	96	37.40	3.60	96	36.89	4.02	95	35.24	3.31	95			
Loans to depository institutions and acceptances of other banks	0	0.28	31	0	0.44	29	0	0.54	28	0	0.68	25			
Commercial and industrial loans	148.31	139.91	53	136.19	122.02	60	123.11	128.82	50	112.67	126.55	47			
Loans to individuals	84.67	37.47	80	102.71	43.51	81	95.90	42.67	83	95.63	44.83	81			
Credit card loans	7.65	3.30	82	9.88	4.34	82	9.71	5.31	80	10.21	5.73	82			
Agricultural loans	8.12	1.88	89	10.09	2.18	87	10.78	2.72	85	9.30	1.88	87			
Other loans and leases	14.28	49.54	24	15.92	52.44	20	20.44	51.79	26	22	52.78	25			
Supplemental															
Non-owner occupied CRE loans / Gross loans	22.22	27.32	37	22.90	26.45	42	23.45	24.79	47	22.56	23.09	51			
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	160.22	183.76	40	186.54	178.57	51	183.74	167.93	51	170.04	156.17	57			
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	226.51	240.85	45	270.95	236.10	53	263.63	225.98	55	246.78	210.40	59			

BHC Name

City/State

Liquidity and Funding

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Percent of Total Assets															
Short-term investments	9.24	11.17	49	5.66	7.63	53	13.01	7.80	78	7.45	8.69	64			
Liquid assets	28.99	26.22	62	18.19	22.44	48	18.06	22.72	48	22.86	24.04	59			
Investment securities	25.51	17.85	80	19.63	16.99	62	19.97	17.27	64	24.39	17.35	80			
Net loans and leases	58.72	61.58	35	67.41	63.77	49	66.50	63.98	46	61.85	62.73	33			
Net loans, leases and standby letters of credit	59.21	62.48	34	67.88	64.84	47	67.05	65.07	44	62.45	63.89	32			
Core deposits	84.99	70.67	97	83.98	63.09	97	83.70	62.13	97	84.64	61.26	98			
Noncore funding	3.21	14.13	7	3.19	19.36	2	3.22	21.34	1	3.44	22.32	1			
Time deposits of \$250K or more	0.70	2.11	18	0.84	2.94	13	0.81	2.89	16	0.66	2.57	16			
Foreign deposits	0	0.36	39	0	0.43	38	0	0.47	38	0	0.54	36			
Federal funds purchased and repos	1.14	1.47	58	0.77	1.94	46	0.62	1.97	40	0.71	2.23	37			
Secured federal funds purchased	0	0	48	0	0	49	0	0	49	0	0	49			
Net federal funds purchased (sold)	1.14	0.54	71	0.77	0.48	59	0.62	0.54	52	0.62	0.73	51			
Commercial paper	0	0.01	44	0	0.02	45	0	0.02	44	0	0.02	44			
Other borrowings w/remaining maturity of 1 year or less	0.10	1.24	32	0.24	3.01	17	0.13	3.67	11	0.14	3.96	11			
Earning assets that reprice within 1 year	26.28	39.38	19	26.84	39.29	16	31.35	40.29	22	25.89	41.61	13			
Interest-bearing liabilities that reprice within 1 year	3.56	8.20	17	4.93	10.19	18	4.51	10.01	21	4.07	8.46	24			
Long-term debt that reprices within 1 year	0.23	0.47	65	0.24	0.96	57	0.13	1.34	52	0.14	1.58	52			
Net assets that reprice within 1 year	22.49	29.11	35	21.66	26.63	36	26.71	27.38	44	21.69	29.77	32			
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-7.37	3.20	20	-2.93	14.45	7	-12.85	16.62	3	-4.84	17.03	4			
Net short-term noncore funding dependence	-9.18	-4.76	27	-4.89	3.38	18	-15.34	4.66	10	-7.17	4.83	15			
Short-term investment / Short-term noncore funding	535.20	184.19	92	365.29	77.77	96	977.97	66.46	99	494	74.86	98			
Liquid assets - short-term noncore funding / Nonliquid assets	38.40	28.18	72	20.35	16.97	64	20.41	16.04	68	27.68	18.16	74			
Net loans and leases / Total deposits	68.52	79.43	21	79.47	90.31	24	78.61	90.08	20	72.31	90.14	17			
Net loans and leases / Core deposits	69.09	88.34	14	80.26	103.93	12	79.45	105	11	73.07	105.65	9			
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital		1.57			0.72			-0.82			-0.31				
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	5.55	4.31	71	1.98	1.36	73	-2.70	-1.98	34	-2.11	-0.77	16			
Structured notes appreciation (depreciation) / Tier 1 capital		0.02			0			-0.05			-0.08				
Percent of Investment Securities															
Held-to-maturity securities	0	11.38	15	0	12.67	14	0	16.19	11	0	15.76	10			
Available-for-sale securities	100	87.23	90	100	85.40	95	100	81.88	96	100	84.24	89			
U.S. Treasury securities	3.30	4.72	67	6.54	6.15	69	7.99	6.99	65	12.12	6.96	71			
US agency securities (excluding mortgage-backed securities)	25.23	4.01	96	30.38	3.49	98	42.25	4.02	98	40.38	4.42	99			
Municipal securities	19.17	9.83	78	28.61	7.75	91	31.10	9.16	89	29.29	9.31	87			
Mortgage-backed securities	52.30	66.64	27	34.47	67.43	11	18.65	65.45	6	18.16	65.34	6			
Asset-backed securities	0	1.91	24	0	1.66	24	0	2.05	25	0	1.74	24			
Other debt securities	0	3.01	20	0	2.94	19	0	2.79	19	0.04	2.57	29			
Mutual funds and equity securities	0	0.35	29	0	0.40	31	0	0.42	27	0	0.51	24			
Debt securities 1 year or less	9.62	10.55	56	15.45	11.86	69	52.54	11.91	92	14.45	11.79	66			
Debt securities 1 to 5 years	34.15	17.03	85	37.55	17.94	80	10.90	19.18	41	50.42	18.80	86			
Debt securities over 5 years	56.22	69.86	23	47	66.02	28	36.56	64.73	22	35.13	64.73	19			
Pledged securities	19.55	35.67	33	28.43	30.57	51	30.08	33.30	49	24.50	34.58	40			
Structured notes, fair value	0	0.02	42	0	0.03	42	0	0.04	41	0	0.03	42			
Percent Change from Prior Like Quarter															
Short-term investments	104.59	183.32	44	-54.43	26.69	1	93.24	6.77	94	26.12	19.19	73			
Investment securities	62.84	23.62	85	3.01	11.75	36	-9.40	9.42	11	-17.34	8.45	1			
Core deposits	26.79	26.88	56	5.15	11.23	37	9.42	7.29	68	2.65	12.19	30			
Noncore funding	25.89	-12.18	89	3.81	6.59	47	3.78	10.67	42	-44.15	5.59	4			

BHC Name

City/State

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Loan commitments (reported semiannually, June/Dec)	3,942,121	3,806,807	3,032,995	2,721,612	
Commit: Secured commercial real estate loans	375,277	380,795	214,709	200,339	
Commit: Unsecured real estate loans	0	0	0	0	
Credit card lines (reported semiannually, June/Dec)	943,376	861,412	842,628	843,646	
Securities underwriting	0	0	0	0	
Standby letters of credit	121,167	91,847	101,058	101,053	
Commercial and similar letters of credit	2,259	1,338	5,991	2,080	
Securities lent	0	0	0	0	
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	
Derivative Contracts					
Interest rate futures and forward contracts	1,431,000	260,000	167,000	148,000	
Written options contracts (interest rate)	492,362	174,046	103,569	0	
Purchased options contracts (interest rate)	100,000	0	2,099	0	
Interest rate swaps	3,599,558	2,878,612	2,191,780	1,954,930	
Futures and forward foreign exchange	0	0	0	0	
Written options contracts (foreign exchange)	0	0	0	0	
Purchased options contracts (foreign exchange)	0	0	0	0	
Foreign exchange rate swaps	0	0	0	0	
Commodity and other futures and forward contracts	0	0	0	0	
Written options contracts (commodity and other)	0	0	0	0	
Purchased options contracts (commodity and other)	0	0	0	0	
Commodity and other swaps	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	16.16	22.01	31	19.55	23.52	45	16.33	24.05	31	16.21	24.03	27			
Standby letters of credit	0.50	0.71	49	0.47	0.84	42	0.54	0.92	42	0.60	0.96	46			
Commercial and similar letters of credit	0.01	0.02	60	0.01	0.02	53	0.03	0.02	71	0.01	0.03	54			
Securities lent	0	0.18	40	0	0.40	39	0	0.62	39	0	0.75	39			
Credit derivatives - notional amount (holding company as guarantor)	0	0.35	26	0	0.42	27	0	0.52	27	0	0.30	27			
Credit derivatives - notional amount (holding company as beneficiary)	0	0.30	27	0	0.52	27	0	0.75	29	0	0.55	28			
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.25	34	0	0.30	33	0	0.52	32	0	0.19	34			
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.30	33	0	0.45	34	0	0.69	34	0	0.59	34			
Derivative contracts	23.05	48.62	55	17.02	68.47	42	13.27	65.81	41	12.53	75.35	39			
Interest rate contracts	23.05	34.36	57	17.02	47.31	45	13.27	43.84	43	12.53	53.66	41			
Interest rate futures and forward contracts	5.87	6.21	81	1.34	10.67	65	0.90	11.40	64	0.88	13.82	63			
Written options contracts (interest rate)	2.02	2.18	68	0.89	2.47	61	0.56	2.16	55	0	2.60	9			
Purchased options contracts (interest rate)	0.41	1.46	62	0	2.65	22	0.01	2.32	49	0	2.37	21			
Interest rate swaps	14.76	20.83	50	14.79	28.86	50	11.80	26.74	43	11.64	25.60	47			
Foreign exchange contracts	0	6.01	25	0	10.12	22	0	10.92	21	0	9.40	18			
Futures and forward foreign exchange contracts	0	3.47	25	0	5.23	23	0	5.22	23	0	4.53	19			
Written options contracts (foreign exchange)	0	0.03	40	0	0.05	39	0	0.14	37	0	0.06	37			
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.08	39	0	0.13	37	0	0.06	37			
Foreign exchange rate swaps	0	0.77	39	0	2.03	38	0	2.17	37	0	2.34	37			
Equity, commodity, and other derivative contracts	0	1.86	32	0	3.32	31	0	4.08	31	0	3.81	28			
Commodity and other futures and forward contracts	0	0.14	42	0	0.19	40	0	0.25	39	0	0.30	39			
Written options contracts (commodity and other)	0	0.52	36	0	0.98	35	0	1.48	34	0	1.21	33			
Purchased options contracts (commodity and other)	0	0.37	36	0	0.94	34	0	1.29	34	0	1.12	32			
Commodity and other swaps	0	0.32	36	0	0.38	35	0	0.40	35	0	0.29	35			
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	27.44	42.82	37	29.81	45.53	38	25.64	44.93	27	26.65	46.60	30			

BHC Name

City/State

Derivative Instruments

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Notional Amount					
Derivative contracts	5,622,920	3,312,658	2,464,448	2,102,930	
Interest rate contracts	5,622,920	3,312,658	2,464,448	2,102,930	
Foreign exchange contracts	0	0	0	0	
Equity, commodity, and other contracts	0	0	0	0	
Derivatives Position					
Futures and forwards	1,431,000	260,000	167,000	148,000	
Written options	492,362	174,046	103,569	0	
Exchange-traded	0	0	0	0	
Over-the-counter	492,362	174,046	103,569	0	
Purchased options	100,000	0	2,099	0	
Exchange-traded	100,000	0	0	0	
Over-the-counter	0	0	2,099	0	
Swaps	3,599,558	2,878,612	2,191,780	1,954,930	
Held for trading					
Interest rate contracts	1,835,531	1,024,230	123,855	9,007	
Foreign exchange contracts	1,835,531	1,024,230	123,855	9,007	
Equity, commodity, and other contracts	0	0	0	0	
Non-traded					
Interest rate contracts	3,787,389	2,288,428	2,340,593	2,093,923	
Foreign exchange contracts	3,787,389	2,288,428	2,340,593	2,093,923	
Equity, commodity, and other contracts	0	0	0	0	
Derivative contracts (excluding futures and FX 14 days or less)					
One year or less	4,900,560	3,138,612	2,360,879	2,102,930	
Over 1 year to 5 years	3,772,856	2,529,260	2,191,643	1,931,340	
Over 5 years	158,720	52,525	27,368	77,682	
	968,984	556,827	141,868	93,908	
Gross negative fair value (absolute value)					
	23,236	12,367	7,327	9,243	
Gross positive fair value					
Held for trading	86,234	24,247	7,334	1,210	
Non-traded	65,837	20,031	2,858	0	
Current credit exposure on risk-based capital derivative contracts	20,397	4,216	4,476	1,210	
Credit losses on derivative contracts	66,659	20,874	4,252	864	
	0	0	0	0	
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	
90+ days past due	0	0	0	0	

BHC Name

City/State

Derivatives Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Percent of Notional Amount															
Interest rate contracts	100	94.10	77	100	93.44	80	100	92.91	80	100	92.20	84			
Foreign exchange contracts	0	3.49	25	0	3.20	22	0	3.39	21	0	3.53	18			
Equity, commodity, and other contracts	0	1.17	32	0	1.64	31	0	1.93	30	0	1.94	28			
Futures and forwards															
Written options	25.45	14.05	73	7.85	13.49	53	6.78	12.78	50	7.04	13.23	47			
Exchange-traded	8.76	8.18	64	5.25	5.91	57	4.20	6.60	53	0	6.68	6			
Over-the-counter	0	0.14	40	0	0.15	42	0	0.23	39	0	0.27	38			
Purchased options	8.76	7.73	66	5.25	5.10	61	4.20	5.49	57	0	5.27	7			
Exchange-traded	1.78	3.42	56	0	4.42	18	0.09	4.19	41	0	4.73	16			
Over-the-counter	1.78	0.15	92	0	0.28	39	0	0.32	37	0	0.33	36			
Swaps	0	2.86	21	0	3.35	18	0.09	3.20	46	0	3.32	17			
Held for trading															
Interest rate contracts	32.64	43.53	42	30.92	44.16	43	5.03	46.31	38	0.43	46.32	34			
Foreign exchange contracts	32.64	36.62	47	30.92	37.24	46	5.03	38.40	40	0.43	37.84	36			
Equity, commodity, and other contracts	0	1.60	32	0	1.60	30	0	1.85	29	0	2.10	26			
Non-traded															
Interest rate contracts	67.36	56.47	57	69.08	55.84	56	94.97	53.69	61	99.57	53.68	65			
Foreign exchange contracts	67.36	53.82	60	69.08	52.22	62	94.97	50.60	68	99.57	51.23	76			
Equity, commodity, and other contracts	0	0.46	34	0	0.34	33	0	0.57	32	0	0.60	31			
Derivative contracts (excluding futures and forex 14 days or less)															
One year or less	87.15	91.48	28	94.75	93.86	41	95.80	94.47	45	100	95.63	75			
Over 1 year to 5 years	67.10	32.05	83	76.35	32.17	85	88.93	32.51	88	91.84	31.96	87			
Over 5 years	2.82	27.06	12	1.59	30.45	12	1.11	31.16	10	3.69	31.85	14			
Gross negative fair value (absolute value)	17.23	29.56	39	16.81	28.09	39	5.76	28.71	21	4.47	29.43	16			
Gross positive fair value	0.41	1.55	24	0.37	0.83	36	0.30	0.72	14	0.44	0.69	27			
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	1.53	2.23	32	0.73	1.19	31	0.30	0.85	9	0.06	0.71	6			
Gross positive fair value (X)	0.01	0.07	30	0.01	0.06	38	0.01	0.06	33	0.01	0.06	34			
Held for trading (X)	0.05	0.09	46	0.02	0.07	36	0.01	0.06	28	0	0.06	13			
Non-traded (X)	0.04	0.07	51	0.01	0.06	46	0	0.05	42	0	0.05	18			
Current credit exposure (X)	0.01	0.02	57	0	0.01	50	0	0.01	50	0	0.01	38			
Credit losses on derivative contracts	0.04	0.06	46	0.01	0.05	39	0	0.04	27	0	0.04	16			
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	46	0	0	47	0	0	47	0	0	46			
90+ days past due	0	0	47	0	0	48	0	0	48	0	0	47			
Other Ratios															
Current credit exposure / Risk-weighted assets	0.41	0.85	42	0.14	0.73	37	0.03	0.53	27	0.01	0.53	16			

BHC Name _____ City/State _____

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Change: Allowance for Loan and Lease Losses excluding ATRR					
Beginning balance	152,015	130,879	120,836	110,105	
Gross losses	49,131	51,107	36,812	36,777	
Write-downs, transfers to loans held-for-sale	0	0	0	0	
Recoveries	10,383	11,857	10,683	11,935	
Net losses	38,748	39,250	26,129	24,842	
Provision for loan and lease losses	136,941	60,386	36,172	35,573	
Adjustments	0	0	0	0	
Ending balance	250,208	152,015	130,879	120,836	
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.61	0.51	67	0.31	0.15	85	0.20	0.14	74	0.21	0.16	74			
Provision for loan and lease losses / Average loans and leases	0.95	0.82	65	0.47	0.24	85	0.31	0.24	74	0.35	0.28	77			
Provision for loan and lease losses / Net loan and lease losses	353.41	487.86	54	153.85	130.58	72	138.44	134.68	67	143.20	143.18	70			
Allowance for loan and lease losses / Total loans and leases not held for sale	1.75	1.58	68	1.16	0.83	83	1.05	0.90	73	1.16	0.98	74			
Allowance for loan and lease losses / Total loans and leases	1.72	1.55	69	1.15	0.81	83	1.05	0.89	73	1.15	0.96	74			
Allowance for loan and lease losses / Net loans and leases losses (X)	6.46	11.58	48	3.87	8.03	42	5.01	7.54	54	4.86	8.39	52			
Allowance for loan and lease losses / Nonaccrual assets	183.03	299.17	31	143.81	218.72	40	152.72	214.03	45	150.26	178.03	52			
ALLL / 90+ days past due + nonaccrual loans and leases	179.74	244.34	39	140.79	151.73	55	146.60	160.51	59	145.26	136.22	66			
Gross loan and lease losses / Average loans and leases	0.34	0.34	62	0.40	0.28	75	0.31	0.30	66	0.36	0.33	66			
Recoveries / Average loans and leases	0.07	0.07	59	0.09	0.08	67	0.09	0.09	57	0.12	0.09	67			
Net losses / Average loans and leases	0.27	0.27	63	0.31	0.21	74	0.22	0.22	66	0.24	0.24	64			
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	40	0	0	39	0	0	37			
Recoveries / Prior year-end losses	20.32	33.98	30	32.21	36.22	54	29.05	41.30	40	39.32	33.49	67			
Earnings coverage of net loan and lease losses (X)	7.05	22.91	32	6.73	24.40	26	10.49	21.75	39	9.30	19.67	39			

Net Loan and Lease Losses By Type

Real estate loans	0.02	0.04	46	-0.01	0.01	24	0.01	0.02	52	0	0.02	25			
Real estate loans secured by 1-4 family	0.02	0.01	68	0.04	0.01	80	0.01	0.01	53	0.04	0.03	61			
Revolving	0.02	0.01	68	0.07	0.02	77	0.08	0.03	66	0.08	0.09	54			
Closed-end	0.02	0	74	0.03	0	86	0	0.01	49	0.04	0.02	66			
Commercial real estate loans	0.03	0.07	44	-0.06	0.01	4	-0.01	0.01	31	-0.05	0.01	7			
Construction and land development	0.09	0	90	-0.06	-0.01	18	-0.14	-0.03	8	-0.10	-0.02	16			
1-4 family	0.02	0	92	0.01	0	92	0	-0.01	33	0	0	62			
Other	0.07	0	91	-0.07	-0.01	12	-0.14	-0.02	7	-0.10	-0.01	12			
Multifamily	0	0	58	-0.26	0	0	-0.14	0	3	-0.49	-0.01	1			
Nonfarm nonresidential	0	0.11	23	-0.03	0.02	5	0.05	0.02	75	0.03	0.03	60			
Owner-occupied	0.01	0.02	50	-0.04	0.01	2	0.04	0.01	82	0	0.01	29			
Other	0	0.08	14	0	0.01	59	0.01	0.01	71	0.04	0.01	78			
Real estate loans secured by farmland	0	0.02	17	0.05	0.01	87	0.16	0	91	0.02	0.01	81			
Commercial and industrial loans	0.38	0.47	50	0.17	0.37	33	0.10	0.31	23	0.22	0.39	45			
Loans to individuals	1.50	1.13	74	1.80	1.17	76	1.48	1.16	67	1.58	1.25	69			
Credit card loans	3.86	2.92	69	4.20	3.11	74	3.90	2.92	71	4.39	2.92	82			
Agricultural loans	0.07	0.19	67	4.05	0.08	98	0.08	0.15	68	0.01	0.18	56			
Loans to foreign governments and institutions	0	0		0	0		0	0		0	0				
Other loans and leases	-0.10	0.15	3	-0.17	0.15	2	0.09	0.14	57	0.19	0.15	67			

BHC Name

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Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
30+ Days Past Due and Nonaccrual Assets					
30-89 days past due loans and leases	76,692	98,183	103,922	65,469	
90+ days past due loans and leases	2,501	2,265	3,579	2,768	
Nonaccrual loans and leases	136,701	105,705	85,699	80,417	
Total past due and nonaccrual loans and leases	215,894	206,153	193,200	148,654	
Restructured 30-89 days past due	1,991	7,807	3,324	1,521	
Restructured 90+ days past due	244	0	0	0	
Restructured nonaccrual	30,112	33,699	25,471	26,748	
Total restructured loans and leases	32,347	41,506	28,795	28,269	
30-89 days past due loans held for sale	0	0	0	0	
90+ days past due loans held for sale	0	0	0	0	
Nonaccrual loans held for sale	0	0	0	0	
Total past due and nonaccrual loans held for sale	0	0	0	0	
Restructured loans and leases in compliance	51,766	69,676	74,128	76,700	
Other real estate owned	11,085	13,624	32,932	15,493	
Other Assets					
30-89 days past due	0	0	0	0	
90+ days past due	0	0	0	0	
Nonaccrual	0	0	0	0	
Total other assets past due and nonaccrual	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Loans and Leases															
30-89 days past due loans and leases	0.53	0.39	73	0.74	0.43	83	0.83	0.44	86	0.62	0.47	77			
90+ days past due loans and leases	0.02	0.12	40	0.02	0.15	34	0.03	0.17	36	0.03	0.20	34			
Nonaccrual loans and leases	0.94	0.66	78	0.80	0.51	80	0.69	0.54	73	0.77	0.63	66			
90+ days past due and nonaccrual loans and leases	0.96	0.85	68	0.81	0.71	61	0.72	0.75	56	0.79	0.88	53			
30-89 days past due restructured	0.01	0.01	72	0.06	0.01	89	0.03	0.02	75	0.01	0.02	64			
90+ days past due restructured	0	0.01	69	0	0.01	29	0	0.01	26	0	0.01	25			
Nonaccrual restructured	0.21	0.13	75	0.25	0.14	77	0.20	0.16	68	0.25	0.20	67			
30-89 days past due loans held for sale	0	0	38	0	0	38	0	0	37	0	0	37			
90+ days past due loans held for sale	0	0	41	0	0	42	0	0	43	0	0	42			
Nonaccrual loans held for sale	0	0.01	38	0	0	40	0	0	38	0	0	37			
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30-89 days past due assets	0.53	0.40	73	0.74	0.43	83	0.83	0.44	86	0.62	0.47	77			
90+ days past due assets	0.02	0.12	38	0.02	0.15	31	0.03	0.18	34	0.03	0.20	34			
Nonaccrual assets	0.94	0.67	76	0.80	0.53	80	0.69	0.57	71	0.77	0.64	66			
30+ days past due and nonaccrual assets	1.48	1.29	66	1.55	1.19	73	1.55	1.26	71	1.42	1.39	60			
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.57	0.52	65	0.55	0.44	67	0.48	0.48	58	0.50	0.54	45			
90+ days past due and nonaccrual assets + other real estate owned	0.62	0.55	65	0.62	0.48	70	0.66	0.52	70	0.59	0.59	51			
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.83	0.60	75	1.01	0.53	90	1.06	0.60	89	1.04	0.72	80			
Allowance for loan and lease losses	80.65	66.66	72	129.47	115.41	68	149.82	118.28	73	144.11	129.01	67			
Equity capital + allowance for loan and lease losses	7.87	4.97	83	8.53	4.28	89	8.80	4.79	88	10.18	5.78	88			
Tier 1 capital + allowance for loan and lease losses	9.99	6.05	86	12.08	5.65	92	12.31	6.16	91	12.50	7.35	88			
Loans and leases + other real estate owned	1.38	0.97	76	1.48	0.85	87	1.57	0.96	85	1.66	1.15	81			

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Past Due and Nonaccrual Loans and Leases

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type															
Real estate															
30–89 days past due	0.54	0.39	72	0.72	0.38	84	0.74	0.42	85	0.59	0.44	74			
90+ days past due	0.01	0.16	46	0.01	0.16	40	0.03	0.22	44	0	0.26	23			
Nonaccrual	1.17	0.76	82	0.87	0.46	83	0.82	0.57	76	0.84	0.69	70			
Commercial and industrial															
30–89 days past due	0.26	0.23	66	0.76	0.31	87	1.26	0.30	97	0.60	0.32	81			
90+ days past due	0	0.03	45	0.01	0.05	41	0.02	0.05	54	0.04	0.05	62			
Nonaccrual	0.48	0.75	41	0.66	0.83	49	0.31	0.76	29	0.85	0.93	50			
Individuals															
30–89 days past due	0.96	0.83	65	0.94	0.83	54	0.94	0.84	56	0.95	0.97	51			
90+ days past due	0.07	0.14	52	0.07	0.17	52	0.06	0.16	53	0.15	0.19	63			
Nonaccrual	0.52	0.28	80	0.45	0.17	85	0.41	0.23	75	0.42	0.24	79			
Depository institution loans															
30–89 days past due		0			0			0			0				
90+ days past due		0			0			0			0.05				
Nonaccrual		0			0			0			0				
Agricultural															
30–89 days past due	0.71	0.17	87	0.56	0.24	78	1.02	0.17	91	0.61	0.17	85			
90+ days past due	0	0	44	0	0	42	0	0	43	0	0	41			
Nonaccrual	1.90	0.49	87	3.13	0.67	90	1.91	0.75	83	0.77	0.96	67			
Foreign governments															
30–89 days past due		0			0.07			0.01			0				
90+ days past due		0			0			0			0				
Nonaccrual		0.09			0.03			0.06			0.06				
Other loans and leases															
30–89 days past due	0.02	0.18	43	0.11	0.20	53	0.11	0.17	57	0.02	0.20	37			
90+ days past due	0	0.01	33	0	0.01	30	0	0.01	69	0	0.02	25			
Nonaccrual	0.02	0.15	45	0.09	0.13	60	0.08	0.14	58	0	0.10	40			

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Past Due and Nonaccrual Loans and Leases—Continued

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Memoranda															
1-4 family	30-89 days past due	0.40	0.65	32	0.98	0.67	76	0.95	0.71	72	0.75	0.74	57		
	90+ days past due	0.03	0.33	48	0.02	0.31	43	0.04	0.46	40	0	0.49	25		
	Nonaccrual	1.68	0.89	85	1.03	0.73	74	1.04	0.86	67	1.20	0.97	67		
Revolving	30-89 days past due	0.63	0.48	66	0.91	0.45	88	0.61	0.50	63	0.42	0.61	34		
	90+ days past due	0	0.03	62	0	0.05	24	0.02	0.05	59	0.02	0.07	56		
	Nonaccrual	1.56	1.13	76	0.99	1	68	0.98	1.17	66	0.81	1.17	54		
Closed-end	30-89 days past due	0.38	0.65	32	0.99	0.70	75	1.01	0.75	74	0.81	0.79	57		
	90+ days past due	0.03	0.38	51	0.02	0.35	47	0.04	0.53	40	0	0.57	26		
	Nonaccrual	1.69	0.87	84	1.03	0.70	77	1.05	0.84	69	1.27	0.96	67		
Junior lien	30-89 days past due	0.04	0.02	82	0.08	0.02	91	0.08	0.03	90	0.05	0.03	77		
	90+ days past due	0	0	65	0	0	29	0	0	53	0	0	48		
	Nonaccrual	0.13	0.04	89	0.15	0.04	90	0.15	0.06	82	0.16	0.07	77		
Commercial real estate	30-89 days past due	0.72	0.26	88	0.56	0.18	93	0.58	0.17	93	0.41	0.18	85		
	90+ days past due	0	0.02	54	0	0.03	45	0.02	0.03	68	0	0.04	16		
	Nonaccrual	0.75	0.62	65	0.58	0.23	86	0.55	0.28	86	0.50	0.34	74		
Construction and development	30-89 days past due	0.41	0.28	72	1.03	0.28	88	0.64	0.21	87	0.55	0.23	81		
	90+ days past due	0	0.01	74	0	0.02	33	0	0.02	67	0	0.03	26		
	Nonaccrual	0.55	0.41	77	0.42	0.20	83	0.44	0.19	83	0.52	0.24	84		
1-4 family	30-89 days past due	0.10	0.03	83	0.44	0.06	93	0.21	0.06	83	0.30	0.07	90		
	90+ days past due	0	0	42	0	0	41	0	0	43	0	0	40		
	Nonaccrual	0.12	0.03	89	0.13	0.02	93	0.11	0.02	89	0.16	0.03	89		
Other	30-89 days past due	0.31	0.22	73	0.59	0.20	83	0.43	0.13	84	0.25	0.13	79		
	90+ days past due	0	0	84	0	0.01	35	0	0.02	72	0	0.02	29		
	Nonaccrual	0.43	0.35	74	0.29	0.17	83	0.33	0.15	79	0.36	0.18	81		
Multifamily	30-89 days past due	0.06	0.09	60	0.03	0.08	55	0.57	0.10	93	0.05	0.07	63		
	90+ days past due	0	0	45	0	0	41	0	0.01	39	0	0.01	36		
	Nonaccrual	0.11	0.11	66	0.03	0.05	59	0.05	0.08	57	0.06	0.10	54		
Nonfarm non-residential	30-89 days past due	0.92	0.23	91	0.47	0.14	92	0.57	0.17	94	0.41	0.17	87		
	90+ days past due	0	0.02	60	0	0.03	49	0.03	0.03	72	0	0.04	20		
	Nonaccrual	0.91	0.80	61	0.69	0.28	87	0.65	0.30	82	0.56	0.38	71		
Owner Occupied	30-89 days past due	0.21	0.07	88	0.25	0.07	94	0.29	0.09	94	0.34	0.07	98		
	90+ days past due	0	0	33	0	0.01	26	0.01	0.01	59	0	0.02	23		
	Nonaccrual	0.78	0.27	91	0.58	0.16	94	0.55	0.17	93	0.42	0.21	79		
Other	30-89 days past due	0.70	0.14	92	0.23	0.07	90	0.28	0.07	92	0.07	0.09	55		
	90+ days past due	0	0.01	72	0	0.01	61	0.02	0.01	78	0	0.02	25		
	Nonaccrual	0.12	0.44	32	0.11	0.10	61	0.11	0.13	60	0.14	0.14	57		
Farmland	30-89 days past due	0.21	0.11	79	0.23	0.23	66	0.50	0.25	80	0.80	0.27	81		
	90+ days past due	0	0	45	0	0.01	42	0	0.01	42	0	0.06	38		
	Nonaccrual	0.79	1.13	58	2.02	0.84	78	1.35	1.23	71	0.88	1.07	60		
Credit card	30-89 days past due	1.11	0.95	61	1.45	1.19	68	1.38	1.22	60	1.39	1.08	77		
	90+ days past due	0.77	0.63	54	0.71	0.78	44	0.63	0.73	46	1.37	0.75	80		
	Nonaccrual	0.02	0.05	79	0.68	0.11	89	1.03	0.09	92	1.58	0.08	97		

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Common Equity Tier 1 Capital					
Common stock plus related surplus	220,661	222,014	307,041	95,126	
Retained earnings	1,954,276	1,847,516	1,693,467	1,514,651	
Accumulated other comprehensive income (AOCI)	73,706	21,652	-29,113	-19,836	
Common equity tier 1 minority interest	167	167	167	167	
Common equity tier 1 capital before adjustments/deductions	2,248,810	2,091,349	1,971,562	1,590,108	
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	469,856	478,233	485,593	278,689	
Accumulated other comprehensive income-related adjustments	73,706	21,652	-29,113	-19,836	
Other deductions from common equity tier 1 capital	0	0	0	0	
Subtotal:	1,705,248	1,591,464	1,515,082	1,331,255	
Adjustments and deductions for common equity tier 1 capital	0	178,686	177,961	180,906	
Common equity tier 1 capital	1,705,248	1,412,778	1,337,121	1,150,349	
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	64,594	64,594	125,000	122,000	
Non-qualifying capital instruments	0	0	0	0	
Tier 1 minority interest not included in common equity tier 1 capital	375	385	396	406	
Additional tier 1 capital before deductions	64,969	64,979	125,396	122,406	
Less: Additional tier 1 capital deductions	0	0	0	102	
Additional tier 1 capital	64,969	64,979	125,396	122,304	
Tier 1 Capital	1,770,217	1,477,757	1,462,517	1,272,653	
Tier 2 Capital					
Tier 2 capital instruments and related surplus	150,000	120,000	48,000	72,000	
Non-qualifying capital instruments	0	0	0	0	
Total capital minority interest not included in tier 1 capital	0	0	0	0	
Allowance for loan and lease losses in tier 2 capital	201,614	161,837	138,626	128,600	
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity		0	0	0	
Tier 2 capital before deductions	351,614	281,837	186,626	200,600	
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	
Tier 2 capital	351,614	281,837	186,626	200,600	
Exited advanced approach tier 2 capital					
Total capital	2,121,831	1,759,594	1,649,143	1,473,253	
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	24,253,885	19,571,273	18,673,081	16,898,710	
Less: Deductions from common equity tier 1 capital	469,856	656,919	663,554	459,697	
Less: Other deductions	0	0	0	0	
Total assets for leverage ratio	23,784,029	18,914,354	18,009,527	16,439,013	
Total risk-weighted assets	16,064,061	14,563,512	13,546,350	11,178,129	
Exited advanced approach total RWA					

Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Common equity tier 1 capital, column A	10.62	12.35	27	9.70	12.11	14	9.87	12.09	12	10.29	12.16	22			
Common equity tier 1 capital, column B	0	0.30	46	0	0.29	46	0	0.52	45	0	0.44	45			
Tier 1 capital, column A	11.02	13.08	18	10.15	12.78	10	10.80	12.85	16	11.39	12.95	29			
Tier 1 capital, column B	0	0.34	46	0	0.34	46	0	0.60	45	0	0.51	45			
Total capital, column A	13.21	15.23	14	12.08	14.36	9	12.17	14.45	10	13.18	14.63	32			
Total capital, column B	0	0.39	46	0	0.38	46	0	0.67	45	0	0.57	45			
Tier 1 leverage	7.44	9.13	6	7.81	9.76	7	8.12	9.71	10	7.74	9.53	10			
Supplementary leverage ratio, advanced approaches HCs		8.72			7.41			7.31			6.58				

BHC Name

City/State

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0			
Total property and casualty assets	0	0	0	0			
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0			
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0			
<hr/>							
Total insurance underwriting equity	0	0	0	0			
Total property and casualty equity	0	0	0	0			
Total life and health equity	0	0	0	0			
Total insurance underwriting net income	0	0	0	0			
Total property and casualty	0	0	0	0			
Total life and health	0	0	0	0			
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0			
Unearned premiums (P/C)	0	0	0	0			
Policyholder benefit and contractholder funds (L/H)	0	0	0	0			
Separate account liabilities (L/H)	0	0	0	0			
Insurance activities revenue	20,469	14,963	15,644	14,347		36.80	55.03
Other insurance activities income	20,469	14,963	15,644	14,347		36.80	55.03
Insurance and reinsurance underwriting income	0	0	0	0			
Premiums	0	0	0	0			
Credit related insurance underwriting	0	0	0	0			
Other insurance underwriting	0	0	0	0			
Insurance benefits, losses, expenses	0	0	0	0			
Net assets of insurance underwriting subsidiaries	0	0					
Life insurance assets	68,284	66,756	65,160	6,229		2.29	1015.75

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	39	0	0.01	37	0	0.01	36	0	0.01	35			
Insurance underwriting assets (P/C) / Total insurance underwriting assets		53.67			51.47			56.12			52.23				
Insurance underwriting assets (L/H) / Total insurance underwriting assets		46.33			48.53			43.88			47.77				
Separate account assets (L/H) / Total life assets		11.24			7.26			8.53			2.52				
<hr/>															
Insurance activities revenue / Adjusted operating income	1.66	0.41	86	1.26	0.47	82	1.38	0.47	84	1.45	0.55	83			
Premium income / Insurance activities revenue	0	2.84	40	0	7.32	37	0	4.86	37	0	4.64	36			
Credit related premium income / Total premium income		38.23			34.91			44.54			43.04				
Other premium income / Total premium income		61.77			65.09			55.46			56.96				
<hr/>															
Insurance underwriting net income / Consolidated net income	0	0.03	44	0	0.08	39	0	0.08	42	0	0.04	43			
Insurance net income (P/C) / Equity (P/C)		15.59			19.86			15.64			5.74				
Insurance net income (L/H) / Equity (L/H)		3.62			5.13			1.99			-2.99				
Insurance benefits, losses, expenses / Insurance premiums		447.82			233.61			160.49			127.33				
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Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.15			0.17			0.48				
Reinsurance recovery (L/H) / Total assets (L/H)		0			0.15			2.31			0				
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	42	0	0	42	0	0	41			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	3.38	11.03	24	4.10	11.51	24	4.09	10.22	24	0.45	9.84	17			
<hr/>															
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)			0			0									
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.75	37	0	1.39	34	0	1.79	34	0	1.54	32			

BHC Name

City/State

Foreign Activities

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Foreign Activities					
Total foreign loans and leases	0	0	0	0	
Real estate loans	0	0	0	0	
Commercial and industrial loans	0	0	0	0	
Loans to depository institutions and other banks acceptances	0	0	0	0	
Loans to foreign governments and institutions	0	0	0	0	
Loans to individuals	0	0	0	0	
Agricultural loans	0	0	0	0	
Other foreign loans	0	0	0	0	
Lease financing receivables	0	0	0	0	
Debt securities	0	0	0	0	
Interest-bearing bank balances	0	0	0	0	
Total selected foreign assets	0	0	0	0	
Total foreign deposits	0	0	0	0	
Interest-bearing deposits	0	0	0	0	
Non-interest-bearing deposits	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Analysis Ratios															
Yield: Foreign loans		0.87			1.25			1.17			1.08				
Cost: Interest-bearing deposits		0.42			1.19			0.97			0.51				
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		5.18			27.03			27.29			67.99				
Commercial and industrial loans		0.64			0.29			1.53			2.12				
Foreign governments and institutions		0			0			0			0				
Growth Rates															
Net loans and leases		-2.40			22.48			7.24			21.19				
Total selected assets		2.04			12.40			3.24			21.86				
Deposits		3.46			10.36			5			-0.77				

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Activity							
Securitization activities	2,495,050	2,367,016	2,345,141	2,300,735		5.41	12.03
1–4 family residential loans	2,495,050	2,367,016	2,345,141	2,300,735		5.41	12.03
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Auto loans	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
All other loans and leases	0	0	0	0			
Retained credit exposure	0	0	0	0			
1–4 family residential loans	0	0	0				
Home equity lines	0	0	0				
Credit card receivables	0	0	0				
Auto loans	0	0	0				
Commercial and industrial loans	0	0	0				
All other loans and leases	0	0	0				
Unused commitments to provide liquidity (servicer advance)	0	0	0	0			
Seller's interest carried as securities and loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
Asset-backed commercial paper conduits	0	0	0	0			
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0			
Liquidity commitments provided to conduit structures	0	0	0	0			
Activity as a Percent of Total Assets							
Securitization activities	10.23	12.16	12.62	13.70			
1–4 family residential loans	10.23	12.16	12.62	13.70			
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Auto loans	0	0	0	0			
Commercial and Industrial loans	0	0	0	0			
All other loans and leases	0	0	0	0			
Asset-backed commercial paper conduits	0	0	0	0			
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0			
Liquidity commitments provided to conduit structures	0	0	0	0			
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)							
1–4 family residential loans	36.97	37.41	37.61	39.38			
Home equity lines	2.34	2.85	3.21	3.86			
Credit card receivables	0.91	1.03	1.04	1.11			
Auto loans and other consumer loans	8.75	9.28	8.90	8.93			
Commercial and industrial loans	17.56	14.19	13.23	12.26			
All other loans and leases	33.47	35.23	36	34.46			

BHC Name

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Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Percent of Total Securitization Activities by Type					
Retained credit exposure	0	0	0		
1-4 family residential loans	0	0	0		
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	
Seller's interest carried as securities and loans	0	0	0	0	
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	0.19	0.16	0.15	0.17	

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
30-89 Days Past Due Securitized Assets							
1-4 family residential loans	32,427	75,900	72,471	67,538		-57.28	-44.08
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Auto loans	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
All other loans and leases	0	0	0	0			
Total 30-89 days past due securitized assets	32,427	75,900	72,471	67,538		-57.28	-44.08
90+ Days Past Due Securitized Assets							
1-4 family residential loans	73,501	24,519	25,691	24,619		199.77	152.85
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Auto loans	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
All other loans and leases	0	0	0	0			
Total 90+ days past due securitized assets	73,501	24,519	25,691	24,619		199.77	152.85
Total past due securitized assets	105,928	100,419	98,162	92,157		5.49	21.68
Net Losses on Securitized Assets							
1-4 family residential loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Auto loans	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
All other loans and leases	0	0	0	0			
Total net losses on securitized assets	0	0	0	0			

BHC Name

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Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	1.30	3.21	3.09	2.94	
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets	1.30	3.21	3.09	2.94	
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	2.95	1.04	1.10	1.07	
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets	2.95	1.04	1.10	1.07	
Total past due securitized assets percent of securitized assets	4.25	4.24	4.19	4.01	
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0	0	
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	0	0	0	0	
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.74	1.88	1.88	1.78	
Home equity lines	0.63	0.91	0.61	0.42	
Credit card receivables	1.11	1.45	1.38	1.39	
Commercial and industrial loans	0.26	0.76	1.26	0.60	
All other loans and leases	0.70	0.58	0.63	0.53	
Total managed loans past due 30–89 days	0.64	1.11	1.19	1.04	
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	1.18	0.43	0.49	0.49	
Home equity lines	0	0	0.02	0.02	
Credit card receivables	0.77	0.71	0.63	1.37	
Commercial and industrial loans	0	0.01	0.02	0.04	
All other loans and leases	0	0	0.01	0	
Total managed loans past due 90+ days	0.45	0.17	0.20	0.21	
Total Past Due Managed Assets					
	1.08	1.28	1.39	1.25	
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	0.01	0.02	0	0.02	
Home equity lines	0.02	0.07	0.08	0.08	
Credit card receivables	3.86	4.20	3.90	4.39	
Commercial and industrial loans	0.38	0.17	0.10	0.22	
All other loans and leases	0.29	0.39	0.27	0.25	
Net Losses on Managed Assets Percent of Total Managed Assets					
	0.23	0.25	0.18	0.19	

BHC Name

City/State

Parent Company Income Statement

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	124	124	124	124		0.00	0.00
Dividends	124	124	124	124		0.00	0.00
Interest	0	0	0	0			
Management and service fees	0	0	0	0			
Other income	0	0	0	0			
Income from nonbank subsidiaries	300	0	0	0			
Dividends	300	0	0	0			
Interest	0	0	0	0			
Management and service fees	0	0	0	0			
Other income	0	0	0	0			
Income from subsidiary holding companies	1,819	57,019	532	5,010		-96.81	-97.86
Dividends	1,800	57,000	500	5,000		-96.84	-97.88
Interest	19	19	32	10		0.00	280.00
Management and service fees	0	0	0	0			
Other income	0	0	0	0			
Total income from subsidiaries	2,243	57,143	656	5,134		-96.07	-97.37
Securities gains (losses)	0	0	0	0			
Other operating income	-184	1,500	1,464	212			
Total operating income	2,059	58,643	2,120	5,346		-96.49	-97.59
Operating Expenses							
Personnel expenses	284	262	243	238		8.40	23.48
Interest expense	3,386	2,284	2,870	3,771		48.25	-30.43
Other expenses	6,119	6,101	911	3,976		0.30	28.09
Provision for loan and lease losses	0	0	0	0			
Total operating expenses	9,789	8,647	4,024	7,985		13.21	-0.86
Income (loss) before taxes	-7,730	49,996	-1,904	-2,639			
Applicable income taxes (credit)	-2,662	-1,712	-572	-558			
Extraordinary items				0			
Income before undistributed income of subsidiaries	-5,068	51,708	-1,332	-2,081			
Equity in undistributed income of subsidiaries	111,938	108,752	186,652	136,978		2.93	
Bank subsidiaries	0	0	0	0			
Nonbank subsidiaries	-190	-197	113	-104			
Subsidiary holding companies	112,128	108,949	186,539	137,082		2.92	
Net income (loss)	106,870	160,460	185,320	134,897		-33.40	74.77
Memoranda							
Bank net income	124	124	124	124		0.00	0.00
Nonbank net income	110	-197	113	-104			-91.21
Subsidiary holding companys' net income	113,928	165,949	187,039	142,082		-31.35	73.27

BHC Name

City/State

Parent Company Balance Sheet

Dollar Amount in Thousands	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	% of Total Assets	12/31/2017	12/31/2016	Percent Change		
									1-Year	5-Year	
Assets											
Investment in bank subsidiaries	2,073	0.08	2,073	0.09	2,073	0.09	2,073		0.00	0.00	
Common and preferred stock	2,073	0.08	2,073	0.09	2,073	0.09	2,073		0.00	0.00	
Excess cost over fair value	0	0	0	0	0	0	0				
Loans, advances, notes, and bonds	0	0	0	0	0	0	0				
Other receivables	0	0	0	0	0	0	0				
Investment in nonbank subsidiaries	0	0	527	0.02	724	0.03	3,703		-100.00	-100.00	
Common and preferred stock	0	0	527	0.02	724	0.03	3,703		-100.00	-100.00	
Excess cost over fair value	0	0	0	0	0	0	0				
Loans, advances, notes, and bonds	0	0	0	0	0	0	0				
Other receivables	0	0	0	0	0	0	0				
Investment in subsidiary holding companies	2,434,244	98.12	2,262,692	98.90	2,101,075	94.45	1,800,519		7.58	53.20	
Common and preferred stock	2,434,244	98.12	2,262,692	98.90	2,101,075	94.45	1,800,519		7.58	53.20	
Excess cost over fair value	0	0	0	0	0	0	0				
Loans, advances, notes, and bonds	0	0	0	0	0	0	0				
Other receivables	0	0	0	0	0	0	0				
Assets Excluding Investment in Subsidiaries											
Net loans and leases	0	0	0	0	0	0	0				
Securities	0	0	0	0	0	0	0				
Securities purchased (reverse repos)	0	0	0	0	0	0	0				
Cash and due from affiliated depository institution	27,939	1.13	2,988	0.13	2,652	0.12	4,768		835.04	190.09	
Cash and due from unrelated depository institution	6,840	0.28	11,284	0.49	110,888	4.98	0		-39.38		
Premises, furnishings, fixtures and equipment	368	0.01	971	0.04	1,574	0.07	2,177		-62.10	-87.65	
Intangible assets	0	0	0	0	0	0	186			-100.00	
Other assets	9,366	0.38	7,301	0.32	5,593	0.25	21,109		28.28	-36.68	
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0				
Total assets	2,480,830	100.00	2,287,836	100.00	2,224,579	100.00	1,834,535		8.44	52.77	
Liabilities and Capital											
Deposits	0	0	0	0	0	0	0				
Securities sold (repos)	0	0	0	0	0	0	0				
Commercial paper	0	0	0	0	0	0	0				
Other borrowings 1 year or less	0	0	0	0	0	0	0				
Borrowings with maturity over 1 year	0	0	0	0	0	0	0				
Subordinated notes and debentures	150,000	6.05	120,000	5.25	120,000	5.39	120,000		25.00	25.00	
Other liabilities	17,593	0.71	12,059	0.53	8,039	0.36	21,546		45.89	-5.67	
Balance due to subsidiaries and related institutions	0	0	0	0	0	0	103,277			-100.00	
Total liabilities	167,593	6.76	132,059	5.77	128,039	5.76	244,823		26.91	-30.72	
Equity Capital	2,313,237	93.24	2,155,777	94.23	2,096,540	94.24	1,589,712		7.30	67.38	
Perpetual preferred stock (income surplus)	64,595	2.60	64,595	2.82	125,000	5.62	0		0.00		
Common stock	16	0	15	0	16	0	15		6.67	6.67	
Common surplus	220,645	8.89	221,999	9.70	307,025	13.80	95,111		-0.61	120.62	
Retained earnings	1,954,276	78.78	1,847,516	80.75	1,693,612	76.13	1,514,422		5.78	53.05	
Accumulated other comprehensive income	73,705	2.97	21,652	0.95	-29,113	-1.31	-19,836		240.41	1342.09	
Other equity capital components	0	0	0	0	0	0	0				
Total liabilities and equity capital	2,480,830	100.00	2,287,836	100.00	2,224,579	100.00	1,834,535		8.44	52.77	
Memoranda											
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0				
Loans and advances from nonbank subsidiaries	0	0	0	0	0	0	103,093			-100.00	
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	100,000			-100.00	
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0				
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0				
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0				

BHC Name

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Parent Company Analysis—Part 1

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Profitability															
Net income / Average equity capital	4.91	7.29	24	7.46	9.68	18	9.61	10.40	39	8.83	7.61	63			
Bank net income / Average equity investment in banks	5.98	7.45	30	5.98	10.51	8	5.98	11.19	6	5.98	8.74	24			
Nonbank net income / Average equity investment in nonbanks	39.80	9.75	90	-29.03	7.89	1	6.08	7.10	52	-2.75	4.73	15			
Subsidiary HCs net income / Average equity investment in sub HCs	4.93	7.01	37	7.53	8.55	46	9.56	8.78	51	8.21	6.82	50			
Bank net income / Parent net income	0.12	88.16	11	0.08	82.22	15	0.07	82.56	17	0.09	80.64	15			
Nonbank net income / Parent net income	0.10	3.59	35		5.93		0.06	3.78	35		7.76				
Subsidiary holding companies' net income / Parent net income	106.60	68.34	80	103.42	74	80	100.93	72.48	73	105.33	82.97	77			
Leverage															
Total liabilities / Equity capital	7.24	20.06	26	6.13	20.43	25	6.11	20.88	28	15.40	19.94	58			
Total debt / Equity capital	6.48	14.41	41	5.57	14.31	45	5.72	14.69	46	7.55	13.95	51			
Total debt + notes payable to subs that issued TPS / Equity capital	6.48	16.67	26	5.57	16.36	28	5.72	17.10	30	13.84	16.10	60			
Total debt + Loans guaranteed for affiliate / Equity capital	6.48	14.68	41	5.57	14.56	44	5.72	15.14	45	7.55	14.35	51			
Total debt / Equity capital – excess over fair value	6.48	14.52	41	5.57	14.51	45	5.72	14.81	46	7.55	14.10	51			
Long-term debt / Equity capital	6.48	13.56	42	5.57	13.04	46	5.72	13.37	47	7.55	12.69	51			
Short-term debt / Equity capital	0	0.77	38	0	1.02	36	0	1.14	37	0	1.07	36			
Current portion of long-term debt / Equity capital	0	0.06	40	0	0.05	40	0	0.14	39	0	0.27	40			
Excess cost over fair value / Equity capital	0	0.08	39	0	0.12	38	0	0.12	39	0	0.17	38			
Long-term debt / Consolidated long-term debt	32.70	34.67	47	31.41	28.44	56	29.01	28.63	53	22.62	26.93	50			
Double Leverage															
Equity investment in subs / Equity capital	105.32	102.81	67	105.08	103.22	61	100.35	103.10	39	113.62	102.10	89			
Total investment in subs / Equity capital	105.32	110.16	52	105.08	111.07	46	100.35	112.48	27	113.62	111.30	73			
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	1.15	0.47	78	0.68	0.36	68	0.04	0.35	39	1.61	0.52	82			
Equity investment in subs – equity cap / Net income-div (X)	1.19	1.82	46	0.71	1.22	39	0.04	1.22	4	1.61	2.64	49			
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	77.12	136.59	16	431.97	177.68	92	34.28	162.34	5	81.67	141.81	17			
Cash from ops + noncash items + op expense / Op expense + dividend	108.21	147.24	31	432.91	190.27	93	51.35	174.91	6	67.26	148.20	14			
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	293.98	134.08	92	-484.34	116.34	0	198.32	103.19	92	9.20	92.33	16			
Pretax operating income + interest expense / Interest expense	-128.29	2,016.32	1	2,288.97	1,968.54	74	33.66	2,898.75	7	30.02	1,909.25	8			
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	-128.29	1,539.23	0	2,288.97	1,632.83	75	64.86	1,369.37	6	67.55	1,547.94	9			
Dividends + interest from subsidiaries / Interest expense + dividends	31.59	150.43	5	646.41	210.80	94	7.29	188.90	2	136.14	172.51	46			
Fees + other income from subsidiaries / Salary + other expenses	0	13.95	31	0	16.52	30	0	16.08	33	0	16.39	30			
Net income / Current part of long-term debt + preferred dividends (X)	28.77	35.64	69	24.48	57.11	50	30.23	33.93	61		24.63				
Other Ratios															
Net assets that reprice within 1 year / Total assets	1.35	3.85	41	0.62	2.64	41	5.10	2.61	73	0.27	3.24	33			
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.10			0.04			0.24			0.10				
Nonaccrual		1.03			0.54			6.54			7.38				
Total		1.13			0.58			6.78			7.48				
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49			
To nonbank subsidiaries	0	0.05	46	0	0.10	46	0	0.24	44	0	0.17	45			
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49			
Total	0	0.05	46	0	0.10	46	0	0.25	44	0	0.17	45			
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0	2.66	14	0	5.62	27	0	5.50	27	0	5.68	27			
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	50	0	0	50			
Combined foreign nonbank subsidiary assets	0	0.08	38	0	0.19	36	0	0.21	36	0	0.13	35			

BHC Name

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Parent Company Analysis—Part 2

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....		81.10		12.68	57.84	9		57.26			68.72				
Dividends declared / Net income.....	3.48	42.29	10	4.09	33.08	11	3.31	27.33	11	0	31.29	5			
Net income – dividends / Average equity.....	4.74	4.14	58	7.15	6.46	59	9.29	7.33	76	8.83	5.03	88			
Percent of Dividends Paid															
Dividends from bank subsidiaries.....	3.34	132.17	17	1.89	178.13	18	2.02	157.73	19		130.71				
Dividends from nonbank subsidiaries.....	8.08	3.41	80	0	7.53	19	0	7.13	23		12.57				
Dividends from subsidiary holding companies.....	48.47	4.85	91	869.43	21.40	99	8.16	16.86	85		18.99				
Dividends from all subsidiaries.....	59.88	174.85	14	871.32	260.40	93	10.18	215.26	5		196.35				
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries.....	100	60.28	85	100	66.55	84	100	60.71	88	100	59	87			
Interest income from bank subsidiaries.....	0	0.36	20	0	0.54	18	0	0.52	18	0	0.76	17			
Management and service fees from bank subsidiaries.....	0	1.47	37	0	1.55	36	0	1.88	36	0	2.98	34			
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0	47	0	0.01	47			
Operating income from bank subsidiaries.....	100	62.88	81	100	69.36	80	100	63.43	84	100	62.82	81			
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries.....	272.73	56.39	92		82.95		0	51.40	17		102.35				
Interest income from nonbank subsidiaries.....	0	7.38	32		20.25		0	18.56	24		8.11				
Management and service fees from nonbank subsidiaries.....	0	0.86	39		1.92		0	2.96	38		0.85				
Other income from nonbank subsidiaries.....	0	0.16	46		1.06		0	0.15	48		0.81				
Operating income from nonbank subsidiaries.....	272.73	79.84	89		150.41		0	99.33	7		165.35				
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....	1.58	43.51	33	34.35	61.23	34	0.27	48.56	30	3.52	59.89	30			
Interest income from subsidiary holding companies.....	0.02	8.40	52	0.01	6.54	50	0.02	3.95	53	0.01	2.71	69			
Management and service fees from subsidiary holding companies.....	0	0.44	45	0	0.36	46	0	0.43	46	0	0.56	45			
Other income from subsidiary holding companies.....	0	0.01	45	0	0.29	44	0	0.01	48	0	0	47			
Operating income from subsidiary holding companies.....	1.60	55.20	28	34.36	76.49	30	0.28	61.19	23	3.53	64.33	30			
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries.....	6.02	69.76	19	0.21	67.32	21	5.85	65.18	25	2.32	59.17	25			
Interest income from bank subsidiaries.....	0	0.63	20	0	0.80	18	0	0.92	18	0	0.94	17			
Management and service fees from bank subsidiaries.....	0	1.87	37	0	1.81	36	0	2.01	37	0	2.17	35			
Other income from bank subsidiaries.....	0	0.04	45	0	0.03	44	0	0.02	47	0	0.09	44			
Operating income from bank subsidiaries.....	6.02	82.20	11	0.21	78.80	9	5.85	74.20	15	2.32	69.23	16			
Dividends from nonbank subsidiaries.....	14.57	1.95	92	0	2.65	19	0	2.57	23	0	2.65	23			
Interest income from nonbank subsidiaries.....	0	0.73	36	0	1.19	30	0	2.32	29	0	2.79	27			
Management and service fees from nonbank subsidiaries.....	0	0.02	42	0	0.06	41	0	0.03	41	0	0.07	40			
Other income from nonbank subsidiaries.....	0	0.01	46	0	0.04	44	0	0.02	48	0	0.17	42			
Operating income from nonbank subsidiaries.....	14.57	4.70	86	0	7.29	11	0	7.64	14	0	9.99	11			
Dividends from subsidiary holding companies.....	87.42	2.53	96	97.20	4.52	97	23.58	5.15	87	93.53	5.49	96			
Interest income from subsidiary holding companies.....	0.92	0.11	92	0.03	0.20	88	1.51	0.37	89	0.19	0.13	91			
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49			
Other income from subsidiary holding companies.....	0	0	49	0	0	48	0	0	49	0	0	49			
Operating income from subsidiary holding companies.....	88.34	4.56	92	97.23	6.08	95	25.09	6.79	85	93.71	6.46	95			
Loans and advances from subsidiaries / Short term debt.....		135.13			83.37			87.87			83.68				
Loans and advances from subsidiaries / Total debt.....	0	27.08	12	0	28.33	11	0	26.53	12	85.91	39.18	83			